



Order Filed on December 22, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(a)

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Karina Pia Lucid, Esq.
Counsel for the Debtor(s), Anthony C. Curto, Jr. & Veronica Curto

In Re:

Anthony C. Curto, Jr. & Veronica Curto

Debtor.

Case No: 20-14300 (VFP)

Chapter 11

Hearing Date:

Judge Vincent Papalia

**ORDER OF DISCHARGE OF DEBTOR(S), FINAL DECREE
AND CLOSING CHAPTER 11 CASE**

The relief set forth on the following page, numbered two (2) and three (3), is hereby ORDERED.

DATED: December 22, 2021



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Anthony & Veronica Curto

Case No.: 20-14300 (VFP)

Caption: Order of Discharge of Debtor(s), Final Decree and Closing Chapter 11 Case

THIS MATTER, having been opened to the Court upon the motion, (the “Motion”) of the debtors, Anthony C. Curto, Jr. & Veronica Curto (the “Debtors”), by and through their counsel, Karina Pia Lucid, Esq., and Karina Pia Lucid, Esq. having appeared on the behalf of the Debtors; and due notice having been given; and good cause having been shown;

IT IS HEREBY ORDERED:

1. That the Debtors’ Motion is granted in part and denied in part as set forth herein.
2. Except as otherwise provided in this Order and the Order in this Case Filed

on June 11, 2021 entitled “Order Confirming Chapter 11 Small Business Subchapter V Plan of Reorganization”, hereinafter referred to as the “Debtors’ Plan”, the Debtors will be granted a discharge under 11 U.S.C. 1141(d)(5)(A) upon completion of all payments under the Debtor’s Plan. Upon completion of all Plan payments, the Debtor(s) shall file a Certification in Support of Discharge indicating same and requesting that Order Discharging Debtors be issued.

3. Excepted from the Debtors’ discharge are:
 - a. the Debtors’ obligations under the “Debtors’ Plan” and
 - b. the Debtors’ obligations under the “Settlement of Controversy”

between the Debtors and Kingtown Truckstop, LLC, “Kingtown”, in the Adversary Proceeding 20-01344 (VFP), and in particular, the provision in the Settlement of Controversy below:

The accord reached between the parties is that Debtors accept Plaintiff’s \$154,539.41 claim and will pay \$30,000.00 as a “convenience class” claim through their chapter 11 plan with the remaining balance of \$124,539.41, being paid pro rata with other general unsecured claims through the plan. The \$30,000.00 convenience class claim is an agreed amount that will be non-dischargeable in the event the Debtors default on their chapter 11 plan payments. The remainder of \$124,539.41 remains a general unsecured claim subject to the same treatment as all other general unsecured claims.

4. The Clerk of the Bankruptcy Court shall issue all appropriate documents and notices to effectuate the limited discharge set forth within this Order and close this case subject

Debtor: Anthony & Veronica Curto

Case No.: 20-14300 (VFP)

Caption: Order of Discharge of Debtor(s), Final Decree and Closing Chapter 11 Case

to the right of any party in interest to move to reopen the case in the event of a default or for other cause, and the right of Kingtown to seek collection from the Debtors as non-dischargeable debt any portion of the Kingtown \$30,000.00 convenience class claim which is unpaid as of the time of the Debtors' default.

5. The above-captioned case is closed as of the date of this Order.
6. The clerk of court shall issue a final decree closing the case.

In re:
Anthony C Curto, Jr.
Veronica Curto
Debtors

Case No. 20-14300-VFP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 22, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony C Curto, Jr., Veronica Curto, 20 Oakdale Ave, Andover, NJ 07821-2939

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Brian R Tipton	on behalf of Creditor Delaware River Joint Toll Bridge Commission btipton@fpslawfirm.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Kevin Haney	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com sshalloo@wongfleming.com,spiotrowski@wongfleming.com
Karina Pia Lucid	on behalf of Debtor Anthony C Curto Jr. klucid@karinalucidlaw.com, R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Defendant Veronica Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com

District/off: 0312-2

User: admin

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Form ID: pdf903

Total Noticed: 1

Karina Pia Lucid

on behalf of Defendant Anthony Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com

Karina Pia Lucid

on behalf of Joint Debtor Veronica Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com

Karina Pia Lucid

on behalf of Defendant Anthony C. Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com

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Michael Shapanka

on behalf of Plaintiff Kingtown Truckstop LLC mshapanka@optonline.net

Michael Shapanka

on behalf of Creditor Kingtown Truckstop LLC mshapanka@optonline.net

Mitchell Hausman

on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15